

Comments Regarding Creditor Counseling Under BAPCPA

Date January 25, 2006

Author John Johnston

Comments I have been using Money Management International. I have been quite satisfied so far. The sessions are conducted by phone and generally take about 45 minutes to an hour. Generally, I try to get my clients on the phone with Money Management after I meet with them for their second appointment. We call from my office and the counseling session is usually conducted at that time. Once in awhile a counselor is not available so they get the intake information and then make an appointment to conduct the counseling within about 2-3 days. The cost is \$50. I haven't experienced any problems yet with counselors providing bad information. Normally I receive the certificate within 20 minutes after the session concludes.

Date February 7, 2006

Author Karl Wulff

Comments I also use Money Management International (MMI) for my clients. I refer the client to MMI with a billing code that allows MMI to bill directly to me. This facilitates the process for the clients and helps me to calendar deadlines and track when a client is ready to file. Reviews from clients as to the usefulness of the service are mixed, but I attribute this to the inanity of the credit counseling requirement itself rather than the quality of the service being provided by MMI.

Date May 6, 2006

Author Mark Zepin

Comments We too have been using MMI for credit counseling and also for the financial management course. We utilize the billing code method which allows clients to take the course(s) without having to prepay. MMI's communication with us has also been problem-free.